

# **EXHIBIT 31**

**Biron Declaration Exhibit 31****“Bankrupt Warrantors”****Summary of Voluminous Documents Pursuant to Fed. R. Evid. 1006:**

The following Warrantors filed for bankruptcy or were placed into receivership, and the claims bar date in each of those bankruptcies had passed, before December 23, 2009.

<b>Bankrupt Warrantor</b>	<b>Bankruptcy Filing Date</b>	<b>Claims Bar Date</b>
Aames Capital Corporation	5/1/2009 <sup>1</sup>	10/6/2009 <sup>2</sup>
Accredited Home Lenders, Inc	5/1/2009 <sup>1</sup>	10/6/2009 <sup>2</sup>
Aegis Mortgage Corporation	8/13/2007 <sup>3</sup>	2/1/2008 <sup>3</sup>
Aegis REIT Corporation	8/13/2007 <sup>3</sup>	2/1/2008 <sup>3</sup>
American Home Mortgage Acceptance, Inc.	8/6/2007 <sup>4</sup>	1/11/2008 <sup>4</sup>
American Home Mortgage Corp.	8/6/2007 <sup>4</sup>	1/11/2008 <sup>4</sup>
ComUnity Lending, Inc.	1/4/2008 <sup>5</sup>	5/6/2008 <sup>6</sup>
Finance America, LLC	9/15/2008 <sup>7</sup>	9/22/2009 <sup>7</sup>
First NLC Financial Services LLC	1/18/2008 <sup>8</sup>	4/26/2008 <sup>9</sup>
Fremont Investment & Loan	6/18/2008 <sup>10</sup>	11/10/2008 <sup>11</sup>
IndyMac Bank, F.S.B.	7/11/2008 <sup>12</sup>	11/12/2009 <sup>13</sup>
Meritage Mortgage Corporation	2/17/2009 <sup>14</sup>	6/24/2009 <sup>15</sup>
MILA, Inc.	7/2/2007 <sup>16</sup>	6/23/2008 <sup>17</sup>
NC Capital Corporation	4/2/2007 <sup>18</sup>	8/31/2007 <sup>18</sup>
People's Choice Home Loans, Inc.	3/20/2007 <sup>19</sup>	8/31/2007 <sup>19</sup>
ResMae Mortgage Corporation	2/12/2007 <sup>20</sup>	4/30/2007 <sup>20</sup>
ResMae Mortgage Corporation	2/12/2007 <sup>20</sup>	12/31/2007 <sup>21</sup>

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<sup>1</sup> Declaration of Meade Monger in Support of Debtors' First Day Motions at 2, *In re Accredited Home Lenders Holding Co.*, No: 09-11516 (MFW) (Bankr. D. Del. May 1, 2009, ECF No. 3. All of Aames liabilities were assumed by Accredited Home Lenders Holding Co and/or its subsidiaries as a result of a merger in 2006. *See* Accredited Home Lenders Holding Co., Annual Report (Form 10-K), at 7 (Aug. 2, 2007).

<sup>2</sup> Order (I) Establishing Bar Dates for Filing Proofs of Claim, Including Section 503(b)(9) Claims, (II) Approving the Form and Manner of Notice Thereof, and (III) Providing Certain Supplemental Relief at 4, *In re Accredited Home Lenders Holding Co.*, No: 09-11516 (MFW) (Bankr. D. Del. July 28, 2009), ECF No. 512.

<sup>3</sup> Disclosure Statement in Respect of Second Amended Chapter 11 Plan of Aegis Mortgage Corporation, et al. at 24, 30, *In re Aegis Mortg. Corp.*, No. 07-11119 (BLS) (Bankr. D. Del. Aug. 13, 2010), ECF No. 5432.

<sup>4</sup> Disclosure Statement Pursuant to Section 1125 of the Bankruptcy Code with Respect to the Chapter 11 Plan of Liquidation of the Debtors dated as of August 15, 2008 at 1, 35, *In re Am. Home Mortg. Holdings, Inc.*, Nos. 07-11047, 07-11048, 07-11049, 07-11050, 07-11051, 07-11052, 07-11053, 07-11054 (Bankr. D. Del. Aug. 15, 2008), ECF No. 5451.

<sup>5</sup> Debtors' Amended Joint Disclosure Statement for Joint Plan (Dated August 22, 2008) at 5, 40, *In re ComUnity Lending, Inc.*, No: 08-50030-MM-11 (Bankr. N.D. Cal. Aug. 22, 2008), ECF No. 186.

<sup>6</sup> Debtors' Amended Joint Disclosure Statement for Joint Plan (Dated August 22, 2008) at 5, 40, *In re ComUnity Lending, Inc.*, No: 08-50030-MM-11 (Bankr. N.D. Cal. Aug. 22, 2008), ECF No. 186.

<sup>7</sup> Debtors' Disclosure Statement for Third Amended Joint Chapter 11 Plan of Lehman Brothers Holdings Inc. and its Affiliated Debtors Pursuant to Section 1125 of the Bankruptcy Code at 19, 46, *In re Lehman Bros. Holding Inc.*, No. 08-13555 (JMP) (S.D.N.Y. Sept. 1, 2011), ECF No. 19629.

<sup>8</sup> Voluntary Petition Form B1 at 3, *In re First NLC Fin. Servs., LLC*, No. 08-10632-PGH (Bankr. S.D. Fla. Jan. 18, 2008), ECF No. 1.

<sup>9</sup> Order Granting in Part and Denying in Part Debtors' Motion for an Order (I) Shortening Bar Dates, and (II) Estimating Claims at 2, *In re First NLC Fin. Servs., LLC*, No. 08-10632-BKC-PGH (Bankr. S.D. Fla. Mar. 26, 2008), ECF No. 313; Certificate of Service at 1, *In re First NLC Fin. Servs., LLC*, No. 08-10632-BKC-PGH (Bankr. S.D. Fla. Mar. 29, 2008), ECF No. 319.

<sup>10</sup> Voluntary Petition Form B1 at 3, *In re Fremont Gen. Corp.*, No. 8:08-bk-13421-ES (Bankr. D. Cal. June 18, 2008), ECF No. 1.

<sup>11</sup> Stipulated Order regarding the Claims Bar Date at 3, *In re Fremont Gen. Corp.*, No. 8:08-13421-ES (Bankr. D. Cal. Sept. 2, 2008), ECF No. 200 ; Certificate of Service of Notice of Bar Dates for Filing Proofs of Claim at 2, *In re Fremont Gen. Corp.*, No. 8:08-bk-13421-ES (Bankr. D. Cal. Sept. 12, 2008), ECF No. 237.

<sup>12</sup> Informational Notice Regarding IndyMac Bank, F.S.B. Concerning Appointment of FDIC Receiver and Conservator, Events of Default and Certain Other Matters from Deutsche Bank Nat'l Tr. Co. to the Holders of the IndyMac Mortg. Pass-Through Certificates & IndyMac Home Equity Mortg. Loan Asset-Backed Certificates at 2 (July 18, 2008).

<sup>13</sup> IndyMac was placed into receivership. November 12, 2009 is the date the FDIC determined insufficient funds exist to make any distributions to general unsecured creditors; (Ryan Expert Report, Ex. P). *See* Fed. Deposit Ins. Corp., *Failed Bank Information - Information for IndyMac Bank, F.S.B., and IndyMac Federal Bank, F.S.B.*,

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Pasadena, CA, Section VIII. Possible Claims Against the Failed Institution, <https://www.fdic.gov/bank/individual/failed/indymac.html> (last updated Mar. 26, 2015).

<sup>14</sup> Declaration for Electronic Filing of Bankruptcy Petition, Lists, Statements, and Schedules, *In re Meritage Mortg. Corp.*, No. 09-30971-sgj7 (Bankr. N.D. Tex. Feb. 17, 2009), ECF No. 1.

<sup>15</sup> Notice to File Claim, *In re Meritage Mortg. Corp.*, No. 09-30971-sgj7 (Bankr. N.D. Tex. Mar. 26, 2009), ECF No. 13.

<sup>16</sup> Trustee's Motion for Entry of Order: (A) Providing for Structured Dismissal, with Final Order of Dismissal to be Entered Ex Parte upon Satisfaction of Certain Conditions Precedent, and (B) Granting Other and Related Relief at 2, *In re Mila, Inc.*, No. 07-13059-KAO (Bankr. W.D. Wash. Feb. 10, 2012), ECF No. 1908.

<sup>17</sup> Chapter 11 Trustee's Motion to Fix Deadline to File Proofs of Claim or Interest at 1, *In re Mila, Inc.*, No. 07-13059-SJS (Bankr. W.D. Wash. Apr. 15, 2008), ECF No. 401; Order Fixing Deadline to File Proofs of Claim or Interest at 1, *Inr Mila, Inc.*, No. 07-13059-SJS (Bankr. W.D. Wash. May 8, 2008), ECF No. 476.

<sup>18</sup> Modified Second Amended Joint Chapter 11 Plan of Liquidation Dated as of September 30, 2009 at 5, 21, *In re New Century Mortg. Corp.*, No. 07-10419 (Bankr. D. Del. Sept. 30, 2009), ECF No. 9905.

<sup>19</sup> Order re Emergence Motion of Debtors to Establish a Bar Date for Filing Proofs of Claim or Interest Pursuant to 11 U.S.C. § 501 at 2, *In re People's Choice Home Loan, Inc.*, No: SA 07-10765-RK (Bankr. C.D. Cal. June 20, 2007), ECF No. 442.

<sup>20</sup> Notice of Filing of Amendment to Schedules D and F of Schedules of Assets and Liabilities for Resmae Mortgage Corporation and of Supplemental Deadline for Parties Affected Thereby to File Proofs of Claim at 1, *In re Liquidating Tr. of Resmae Mortg. Corp.*, No. 07-10177 (KJC) (Bankr. D. Del. Nov. 21, 2007), ECF No. 705.

<sup>21</sup> See Notice of Filing of Amendment to Schedules D and F of Schedules of Assets and Liabilities for Resmae Mortgage Corporation and of Supplemental Deadline for Parties Affected Thereby to File Proofs of Claim at 1, *In re Liquidating Tr. of Resmae Mortg. Corp.*, No. 07-10177 (KJC) (Bankr. D. Del. Nov. 21, 2007), ECF No. 705.